



Legislation Details (With Text)

**File #:** 08-0389      **Version:** 1      **Name:** CD1&2 - temporary moratorium on check-cashing facilities in PD30

**Type:** Agenda Item      **Status:** Approved

**File created:** 4/17/2008      **In control:** City Council

**On agenda:** 4/22/2008      **Final action:** 4/22/2008

**Title:** Recommendation to request City Attorney's office in cooperation with the Development Services Department to prepare an interim ordinance prohibiting the approval of any check-cashing facility, including those permitted as an accessory use, in PD30 for one year pending a study and recommendation from the Planning Commission to update the City's current zoning regulations pertaining to check-cashing facilities.

**Sponsors:** VICE MAYOR BONNIE LOWENTHAL, COUNCILMEMBER, FIRST, COUNCILMEMBER SUJA LOWENTHAL, SECOND DISTRICT

**Indexes:**

**Code sections:**

**Attachments:** 1. 042208-R-26sr.pdf, 2. 042208-R-26-Handout - No. Pine Neighborhood Alliance.pdf

Date	Ver.	Action By	Action	Result
4/22/2008	1	City Council	approve recommendation	Pass
4/22/2008	1	City Council	approve substitute motion	Pass

Recommendation to request City Attorney's office in cooperation with the Development Services Department to prepare an interim ordinance prohibiting the approval of any check-cashing facility, including those permitted as an accessory use, in PD30 for one year pending a study and recommendation from the Planning Commission to update the City's current zoning regulations pertaining to check-cashing facilities.

In an effort to control the proliferation of check-cashing and payday loan businesses, we would like to request a temporary moratorium prohibiting the approval of check-cashing facilities in the Downtown Planned Development District (PD30) for one year pending a study and recommendation from the Planning Commission to update the City's current zoning regulations pertaining to check-cashing facilities.

Currently, check cashing in PD30 is only permitted as an accessory use to a grocery store of at least 10,000 square feet, and then only in the East Village Mixed Use and Downtown Mixed Use Subareas.

Check-cashing and payday loan businesses are often focused in lower income neighborhoods. Increased growth of check-cashing and payday lender businesses can lead to the displacement of full service banking institutions, making access to traditional banking services even more difficult.

In order to protect the financial well-being of residents and prevent the propagation of economic blight, the City should study and enact new land use regulations to address the effects and potentially blighting impacts that check-cashing centers can have on the surrounding neighborhoods.

None.

None.

Approve recommendation.

Bonnie Lowenthal, Vice Mayor, Councilmember 1st District  
Suja Lowenthal, Councilmember 2nd District